IN THIS ISSUE:

P06 SOCIAL CARE FUNDING
Looking into dubious funding arrangements by private care providers

P07 UNIVERSAL BASIC INCOME
An idea that has come of age in the new world of the 21st century

P11 OVER-75S LIVING IN POVERTY
Report reveals older pensioners are worse off than younger pensioners

THE LINK

THE MAGAZINE OF THE RETIRED MEMBER’S ADVISORY COMMITTEE AUTUMN 2016 WWW.CWU.ORG

PENSIONERS’ PARLIAMENT REPORT
Graham Wilson reports back on this annual event
LOOMING THREAT

DAVE WARD
GENERAL SECRETARY

The retired members have been warning for some time about the gathering clouds around pensions and universal benefits.

There were the pronouncements from think tanks like the Institute for Fiscal Studies about the unaffordability of the triple lock on pensions. Now former pensions minister Baroness Ros Altmann has joined in claiming the triple lock is unaffordable. Then there have been a variety of politicians calling for a cut back on universal benefits.

The background mood music to this assault on basic rights has been provided by the media with its constant pushing of an intergenerational conflict agenda. So the tune goes that the reason the young are in a bad position is because the elderly have had all the benefits.

As trade unionists we know this to be palpably untrue. There are poor elderly people, just as there are poor young people. Intergenerational conflict is yet another example of trying to turn one group against another in society. The real issue is that of the 1% who increasingly take a greater amount of the wealth and the remaining 99% often left scrabbling around for the remnants.

It is this agenda that we as trade unionists must combat. There is plenty for all if the cake is equally divided rather than top sliced to the benefit of an increasingly bloated minority. It is fairness and equality that we as trade unionists must stand up for across the generations.

Dave Ward

New retirees’ website

BRIAN LEE
EDITOR & RMAC MEMBER

There is now a new CWU website (www.cwurm.org) dedicated to retired members. This gives us a dedicated resource to receive updates, research the union’s history and engage with former colleagues.

The Communications Department is committed to keeping the site fresh and relevant but some of the responsibility falls to branches and members (working and retired). If you have any events, news, history or are trying to trace former colleagues - that you would like posted - then please get in touch with April ONeill at aoneill@cwu.org.

Branches are asked to do as much as possible to raise awareness of the new site by sharing the link via email, social media and text message.

Any feedback on the site would be appreciated.

Brian Lee
WATCH OUT!

TONY KEARNS: SENIOR DEPUTY GENERAL SECRETARY

The CWU read the signs of the times regarding a coming attack on pensions, which is why we put defence of the triple lock at the forefront of the fight at the TUC

The onslaught against the welfare of retired members’ most basic rights appears to be gathering momentum.

The most recent example saw former Pensions Minister Baroness Ros Altmann declaring that the triple lock guarantee on pensions, whereby the highest of rises in earnings, the Consumer Price Index (CPI) or 2.5%, was no longer affordable. She argued that it should be reduced to a double lock, taking the better of a rise in earnings or increase in the CPI.

**Amendment to fight**

CWU retired members have been forecasting just such an attack for some time, noting the storm clouds gathering with the likes of the Institute for Fiscal Studies warning of the unaffordability of the triple lock.

The National Pensioners Convention whilst defending the triple lock also pointed out that had pensions remained linked to the higher Retail Price Index (RPI), rather than CPI over recent years, pensioners would have been £1.15 a week better off last year than under the triple lock.

On this aspect it is also interesting to note that while there has been the switch from RPI to CPI for pensions, rail fares rises continue to be based on the higher RPI. This says much about the priorities of the government.

This is why on behalf of the CWU we submitted an amendment to the TUC Congress to fight to maintain the triple lock.

Speaking in the debate Kate Hudson CWU Midlands Regional Secretary said that in the post Brexit uncertainty we need to ensure that the trade union movement maintains the fight for pensioners by campaigning for the retention of the triple lock - this position was carried unanimously by the TUC Congress.

**Can we trust them?**

While Downing Street has rebuffed Baroness Altmann’s call, reiterating that the triple lock will remain until at least 2020, there is little doubt that pensioners’ rights are under attack. The climate is not helped by the constant drumbeat across media outlets fueling intergenerational conflict between young and old.

Pensions are clearly seen as a target, though universal benefits like free bus passes, TV licences and winter fuel allowance are no doubt in the sights of those who seek to continue to penalise the many for the benefit of the few.

As trade unionists we need to be prepared to stand up and defend these hard-won rights. We all know that affordability is a relative thing, depending on the priorities of the government in power. Cost hardly figured as an issue when the government won the vote to renew the Trident nuclear system. It rarely gets mentioned either whenever another military intervention is suggested. So let’s get it in perspective, there should be no threat to the triple lock arrangements, indeed in such a rich country we should be looking to improve the material welfare of our pensioners and the mass of people in society.
Pension groups defend state pension triple lock

GOVERNMENT

Pensioner groups have criticised former pensions minister Baroness Ros Altmann for her attack on the triple lock arrangements governing pension rises.

Under the triple lock, the state pension rises each year by the highest of prices, earnings or 2.5%. Altmann claimed that the cost of keeping the triple lock would become ‘enormous’ after 2020 and dropping it would ensure billions of pounds could be spent elsewhere.

“The triple lock is a political construct, a totemic policy that is easy for politicians to trumpet, but from a pure policy perspective keeping it forever doesn’t make sense’, said Altmann, who favours a ‘double lock’ where state pension increases in line with either prices or earnings.

General Secretary of the National Pensioners Convention Dot Gibson claimed that: “Baroness Altmann, the Institute for Fiscal Studies and think tanks like the Intergenerational Foundation have all started preparing the ground to abandon the triple lock on the state pension.

“Some may argue this is simply a question of economics and affordability, whilst clearly with others it’s ideology. Both types of approach are fundamentally flawed,” said Dot, who pointed out that pensions would have been higher than under the triple lock if the government had stuck with the previous indexing of rises to the Retail Price Index, rather than the Consumer Price Index “The Department for Work and Pensions’ own figures show that the basic state pension would have actually been £1.15 a week higher in 2015 if the government had not changed the rules on annual increases and introduced the triple lock,” said Dot. “What is clear though is that all generations – especially those retiring in the future are going to increasingly rely on the basic state pension. Given this latest assault, it’s possible that the future of the triple lock could become an issue at the 2020 election – with the prize of votes for the party that is prepared to keep it.”

Downing Street confirmed that the triple lock would remain in place until the 2020 general election.

Rail fares rise at twice the rate of wages

M主编

Rail fares have risen at twice the level of wages over the past six years. Research by Action for Rail found fares had gone up by 25% since 2010, while wages had increased by just 12%. In the meantime, there has been a 21% increase in dividends paid to shareholders in private train companies – taking the figure to £222 million.

The latest rail fare increases, will see rail fares go up by 1.9% from January 2017. Fare increases continue to be tied to the Retail Price Index, whilst pensions were changed to link to the lower Consumer Price Index.

Charity calls for banks to become more “age friendly”

FINANCE

Charity Age UK has called on banks and building societies to better consider the needs of older people and to become more ‘age-friendly’.

In a new report, the charity claims that the closure of nearly 10,000 bank branches in the last 25 years (over half of all branches across the UK) has left hundreds of thousands of older people without access to basic banking services.

Faced with the decline of traditional banking and the rise of new approaches, including online banking, the charity is calling for more consideration of the needs of older customers and how these can best be met, particularly in rural and semi-rural areas which have been hard-hit by branch closures.

_void_ void void void

BANK
NPC calls for a halt in raising the state pension age

CAMPAIGNING

The National Pensioners Convention (NPC) has called on the government to halt the increases in the age at which individuals receive the state pension. The retirement age has been going up over recent years, with the latest changes seeing retirement age set to reach 67 by 2028.

In a submission to government’s review of pensions, being conducted by former CBI boss John Cridland, the NPC call into question the idea that everyone is living longer, highlighting wide geographical differences in life expectancy.

67 years
Is the predicted retirement age by 2028

One example quoted was that of health officials recently warning of falling life expectancy in the North West.

The NPC also quote statistics showing the life expectancy differences between those living in affluent and poorer areas. So for example men living in Blackpool live 73.2 years – 10.5 years fewer than their counterparts in Kensington and Chelsea.

Similarly, women living in Hartlepool have life expectancies of 78.1 years – 9.6 years less than their counterparts in Kensington and Chelsea.

The charity, AgeUK, have also pointed out that in Glasgow healthy life expectancy at birth is just 55.9 years for men and 58.5 years for women – nearly 10 years below the current state pension age.

There are also other age related issues such as the effects on health of the burgeoning obesity epidemic.

The NPC has called for no further increases in the state pension age and for research to be undertaken with a view to reducing the present retirement age levels.

Older carers providing £5.9 billion a year in unpaid care

CARE

Research by AgeUK has revealed that older people are providing £5.9 billion a year in unpaid care.

Over the past seven years, the number of carers aged 80 and over has increased by 39% from 301,000 to 417,000. Now, one in seven people aged 80 and over provide some form of care to family or friends.

Furthermore, over half (144,000) of carers in this age group who are caring for someone in their home are doing so for more than 20 hours a week. As the population continues to age it is estimated that there will be more than 760,000 carers aged 80 and beyond by 2030.

The majority of these older people are looking after a partner as older couples try to manage living at home for as long as possible, leaning on each other for support. A minority care for disabled sons and daughters.

Meanwhile, the total number of carers aged 65 and over who are providing informal care for another person has risen from nearly 1.7 million to over two million in the last seven years.
A report by the Centre for Research on Socio-Cultural Change (CRESC) exposes the depth of the crisis looming over UK adult social care.

The CRESC report: “Where Does the Money Go? Financialised Chains and the Crisis in Residential Care” reveals the financial engineering, tax avoidance and complex business models shifting risks and costs from care home owners to care workers, local authorities and self-funders.

To show the severity of the crisis, the report gives the example in detail of the activities in and around care providers Four Seasons.

Before being purchased by Terra Firma Capital in 2012, Four Seasons passed from one private equity firm to another, as each debt-leveraged buyout was followed by a larger one, with the seller making a profit from the willingness of the buyer to pay more and cover the cost of the debt.

By 2008, Three Delta, Four Seasons was servicing £1.5 billion debt, with the interest alone earning £100 per week on each of its 20,000 beds.

Eventually this situation ended with debt write-offs and restructuring when Terra Firma invested £300 million of its own capital, repaid £780 million of the old debt and issued a more sustainable figure of £525 million of new debt through bonds.

The report says that much of the media simply absorbed the announcement that Terra Firma had “brought stability to the company”. However, nothing could be further from the truth.

Tax avoidance

Four Seasons now consists of over 185 companies in 15 tiers registered in numerous jurisdictions including multiple tax havens with the primary purpose appearing to be tax avoidance. The company’s obscure financial operations have turned what was in 2013-14 a cash generating business into a loss-making one and this is blamed on the lack of state funding.

But, as the report explains, discretionary accounting and financial decisions in the form of “charges” between the 185 companies means that Four Seasons has over £300 million of internal debt which shows the loss isn’t what it first appears to be, and the owner will not be out of pocket in the event of liquidation or sale!

Taxpayer subsidies

The report explains that “the declared profit of operating subsidiaries in financialised chains is the result of manoeuvring over several years to reduce tax, extract cash and rearrange obligations with an eye to exit”; and: “the problem is that in each chain nobody except the upper tier owners knows where the holes in the bucket are, so that public money can disappear without political debate or social accountability.”

Can there be any doubt that private ownership of social care with the irresponsible practices of companies like Terra Firma are at the heart of the crisis? It certainly is not the fault of frail, elderly and disabled people and their families, nor the care workers on low wages and poor working conditions.
THE IDEA OF A UNIVERSAL BASIC INCOME IS GATHERING SUPPORT WORLDWIDE

In the 1960s economists and thinkers on both the left and the right proposed the benefits of an unconditional basic income for all. This vision is gaining support anew.

The UBI is an exciting idea whose time has come.

In June, the call in a referendum in Switzerland for a UBI of £20,000 a year, regardless of age, work or wealth, was narrowly defeated.

The UBI was a radical idea that drew supporters on the left like John Kenneth Galbraith and Milton Friedman on the right. It appeals to the left on the grounds of redistribution of wealth, equality and egalitarianism. The appeal to the right is in cutting the power of the coercive state, reducing welfare and promoting freedom.

The new driving force for the idea comes with the increasing levels of automation going on worldwide and the need to find solutions to welfare provision.

The idea resonates with the outlook in the 1970s, when it was predicted that in the future there would be shorter working weeks, more leisure time and earlier retirement ages. These predictions existed long before the internet came along.

Then came Margaret Thatcher with the neo-liberal model, which promptly saw the opposite indices come into play with longer working weeks, less pay and an ever more distant retirement age.

Despite the damage caused over the past 30 years by the neo-liberal model the underlying motors of development foreseen in the 1970s have continued to grow.

Ironically, it has been some of the features of neo-liberalism that have helped accelerate the demand for the UBI today.

So the neo-liberal model has led to a very polarised society, with fewer and fewer people holding most of the wealth. The wealthy don’t spend money in the same way that the poor do, they often store it away or place it offshore – so demand in the economy falters. This problem will grow in a world where there is an expanding population but fewer jobs due to automation.

In the UK, the recognition of the crisis in capitalism has seen tentative efforts to raise the minimum wage to a living level and extend personal tax allowances – taking many people out of tax.

Many questions remain of course, such as at what level would the UBI be set? On this point there are concerns from unions that levels could be set too low, cutting welfare, whilst not providing adequate compensation via the UBI payment.

However UBI is gaining support. In Britain, Unite and the GMB have embraced the idea, while the Labour Party is looking at the options. The Finnish government is experimenting with the idea, making tax free monthly payments of £300 to a random sample of 10,000 adults of working age, as part of a two year experiment. Some 20 municipalities in the Netherlands are conducting similar experiments.

Funding for the UBI is likely in the main to come from general taxation, with the sums no doubt taking some balancing. However, the idea is an exciting one, brought about in many ways by the ongoing contradictions of the capitalist market system model. The UBI could lead to a huge emancipation of society in terms of personal freedom and generally living a good life.
Once again the NPC annual Pensioners’ Parliament came to the North West and was held at the Winter Gardens in Blackpool from 14 to 16 June.

The event opened with a shuffle through the streets from Blackpool Tower to the Winter Gardens. It was well attended by CWU branches from across the country – who put on a good show of banners and flags.

Unfortunately, John McDonnell MP, Shadow Chancellor, was called back to Parliament, so his keynote address was given by Richard Burgon MP for Leeds East. He spoke of how the Labour Party had let down older people at the last election but insisted it is beginning the task of getting the government we need.

On day two, I attended the session about intergenerational fairness. David Sinclair, of the International Longevity Centre, compared the difficulties facing pensioners with those facing younger families.

He observed that different generations have had to contend with different problems according to the circumstances prevailing at the time. Addressing the demographic changes we face – as people live longer – David said the challenge was to ensure people aged well both with regard to health and wealth. For a copy of David’s research Google “The Myth of the Baby Boomer”. It’s published by Ready for Ageing Alliance.

Neil Duncan-Jordan, the NPC’s national officer,
In the afternoon my chosen session looked at social care and the financial arrangements of the private sector providers. Matthew Egan from Unison addressed the problems of his members, who work in the sector, and how they impact adversely on both the worker and the client.

Researching care
Dr Diane Burns from Sheffield University focussed on the finances, and highlighted some very complex arrangements involving capital investment companies who form subsidiaries in order to exploit self funders in particular and achieve their target of 10 to 12 per cent return on capital. If looking for care, ask what terms, conditions and training is provided for staff. The better the staff the better the care.

For a copy of her research report Google CRESC Where the Money Goes.

The final session of the Parliament was addressed by Lynn Collins, North West TUC secretary, who looked at the relationship between the NPC and trade unions, saying it was an important alliance. She also spoke about the Trade Union Act waiting to be implemented, the much hyped Northern Powerhouse and deteriorating working conditions. Only seven per cent of young people are members of a trade union. We need to build our trade union movement by recruiting young people to ensure the movement reflects society.

Common cause
Neil Duncan-Jordan brought things to a close, pointing out how the Parliament helps the NPC to formulate coherent policies. The trade union movement is important to the NPC and our relationships need to be developed across the movement and within the TUC. Our campaigns are a natural extension of their work in the workplace. NPC policies need to be developed within the Labour Party and we need to do that now in order to focus on the
election in 2020.
The state pension will become increasingly important to future pensioners and trade unions need to get involved. We have to put an end to the continual raising of the state pension age – with women being particularly badly hit.

Moving to social care, Neil said our vision for a combined health and social care service is the only logical solution.

Other sessions during the Parliament asked “How Healthy is Our NHS”; “Is Digital Exclusion Age Discrimination; “The Future of Bus Travel” and “Housing for Older People”.

If anyone wants Graham’s full reports on sessions email: g.twilson@btinternet.com

Brexit vote must not be used to stoke intergenerational conflict

Paul Donovan identifies an alarming tendency for mischief-makers to use the Brexit vote to add fuel to the flames of intergenerational conflict.

The comments, post referendum vote, blaming older people for the leave vote at the cost of the young really does not contribute anything beyond creating further division in an already incredibly divided society. The scapegoating tendency of some has led to the fermenting of intergenerational conflict blaming the old for young people’s problems.

The reality is that there are poor people across all the classes, both young and old. Reducing the debate to the young don’t have it because the old do is simplistic and obscures the main issue which is that it is the 1% having the mass of the wealth to the exclusion of the 99%. There are young and old in both groups.

The austerity measures pursued by this government have hit the 99% particularly hard to the benefit of the 1% – this is what fuelled disillusion and the leave vote – the fact that this got lost in translation in a debate about immigration is one of the unfortunate elements of this process.

What is needed now is to unite in solidarity across classes and generations, not build ever more division. A more equal distribution of wealth between all will bring a better, happier and more cohesive society.
A report from the charity Independent Age says ministers should do more to make older pensioners aware they can top up their pensions with other benefits.

The report also suggests the income of those aged over 75 is, on average, £3,000 a year less than younger pensioners.

In its report, Independent Age defines the “poverty threshold” for a single pensioner as £182 a week before housing costs. For a couple, the figure is £272 per week.

Independent Age’s chief executive Janet Morrison said: the UK’s 11.8m pensioners could not be considered as “one group”.

She added: “It would be foolish to assume that inequality simply ceases to exist at retirement age, but that is exactly what some of the recent rhetoric around ‘intergenerational unfairness’ does.

“The ‘silent generation’ of older pensioners, renters and single women have missed out on many of the gains of recent years.”

These gains, the charity says, include pension credit, a benefit that tops up low income.

An estimated 750,000 over-75s are entitled to pension credit but are failing to claim.

There are 11.8 million pensioners living in private households in the UK, of whom 4.8 million are aged 75 and over, it adds.

According to the charity’s report, an estimated 950,000 pensioners in this older age bracket live in poverty.

The report is based on analysis of the Family Resource Survey for the financial year 2013-14, published by the government and National Statistics.

It includes private households, but not those living in non-residential settings such as care or nursing homes.

### Report Findings

<table>
<thead>
<tr>
<th>Finding</th>
<th>Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>The incomes of older people aged 75 and over</td>
<td></td>
</tr>
<tr>
<td>Older pensioners’ incomes are on average £59 a week lower than younger pensioners, and £112 a week lower than working age adults – this equates to an annual income almost £6,000 lower than a working age adult.</td>
<td></td>
</tr>
<tr>
<td>A fifth of older people aged 75 and over are living below the poverty line – this includes a quarter of all single women aged 75 and over.</td>
<td></td>
</tr>
<tr>
<td>Older people aged 75 and over are twice as likely as younger groups to have lived in poverty for the past four years.</td>
<td></td>
</tr>
</tbody>
</table>

### Findings – Who is at increased risk of living on a low income?

Among older people aged 75 and over the following groups are more likely to be overstretched financially.

- Women
- Single people
- Renters

Life on a low income for older people can bring with it significant challenges. For example, paying for transport due to limited mobility, house maintenance, keeping your house warm and meeting additional health costs.

### Recommendations

- The government, and other key agencies, must re-energise their efforts to promote the take-up of Pension Credit and other benefits to the groups of older people most at risk of living in poverty – in particular single older people, older women and older renters.
- The government should introduce a ‘triple lock’ on Pension Credit to guarantee that recipients of the ‘old’ state pension do not suffer a relative decline in their state income.
- The government should ensure that lower income pensioners continue to receive vital universal benefits like the Winter Fuel Payment and the free bus pass.
- The government should guarantee that proposed reforms to Attendance Allowance will not introduce a means test, and will not result in reduced incomes for older people.
Des Smith, Surrey

Thank you for continuing to send The Link. Since retiring in 2000 – after 50 years’ service, I do appreciate what’s going on.

But, I am surprised you have not taken a stronger view on us not getting a Post Office pension increase this year due to the CPI rates last September. My notice came as our council tax increased by 4%, and petrol went up 1p per litre. As most figures published by the government are wrong, why hasn’t there been more action on this matter? Can we expect a massive increase soon?

Received my 25p a week at 80 taxed of course! Surely this should be revised from introduction.

Reply from Editor,
Sadly Des, as much as I agree with what you say, the CWU has no control over pension increases. This is to do with the trustees obeying the rules of the scheme.

Peter Briggs, East London

It is amazing how despite the Brexit vote in June, the world has not stopped turning. However, this has not stopped certain businesses seeking to use the perceived crisis for commercial advantage.

Take the banks, who threaten to leave the country – it’s funny because they never actually do leave. Instead, they stay and screw out some more benefits from government, with the tax payer footing the bill.

We have already seen the subsidies start with cheap money via quantitative easing and funding for lending schemes. The banks once again given a free hand to screw savers, particularly the elderly struggling to get by.

Others also seek to use Brexit for commercial gain, like developers committed to projects who then try to cut the affordable housing element because they just can’t afford it in the new world. This is blatantly trying to secure an advantage out of “the crisis”

No doubt in time some will start using Brexit as an excuse to attack things like pensions and universal benefits – retired members must not accept this nonsense.

It’s time to wise up to the way that certain elements – having helped fuel a belief in the Brexit crisis – are now seeking to profit from the results.
Help is available now towards disability aids, home modifications, rent, mortgage and utility bill arrears, hospital travelling expenses, funeral expenses, white goods, heating/boiler repairs and much more.

Can we help you?
If you find yourself facing financial difficulties, please call the Feeling First Class helpline. Help is available 24/7, call 0800 6888 777, option one then option four, it’s completely confidential.

On a daily basis, we see individuals and their families facing real financial hardship and the Fund is uniquely placed to help quickly and effectively and make that crucial difference.

“Bernie suffers with osteoarthritis, which affects her hands and legs. Her husband, John, was finding it increasingly difficult to push her in her wheelchair. She was feeling more and more isolated because of her immobility. A grant of £1,600 helped buy an electric powered vehicle and allows her the ability to go to the shops and gives her some much needed independence”.

“Thomas finds it difficult to walk and his mobility scooter was old and regularly cut out. He has a number of health issues, including cervical spondylosis, arthritis in his shoulder and sciatica. He also suffered a heart attack and had to have a quadruple bypass causing chronic ischemia of the heart. We hope we made a difference by giving him £799 towards his scooter”.

Don’t struggle, call for help if you need it.

Follow us on Facebook - http://www.facebook.com/Rowland-Hill-Fund/
Follow us on Twitter - http://twitter.com/rowlandhillfund

400 individuals and families are helped every year by the Rowland Hill Fund.
The Peoples Post event took place in Birmingham on Saturday 4 June. Unlike the earlier Manchester event, this was purely outdoor for two hours in Victoria Square.

The day kicked off with a demonstration outside Bromsgrove Post Office which is under threat of closure. This was followed by a dance troupe outside the Bull Ring at lunch time.

There was entertainment before the speakers to attract the general public. This seemed to work because there was a large crowd by the time the speakers started.

Unfortunately, Jeremy Corbyn, the Labour Party leader, could not attend, so deputy Tom Watson stood in. I was not very impressed by his performance and this has been borne out by his actions in the lead up to the leadership election.

Retired members from the region were well represented at the event, with two acting as stewards. Branches from the region had a good turn-out, as well as from several other regions as far away as Scotland.

Mick Jones reports

I attended the NPC Parliament in Blackpool on 14 June. The event was well attended, with a good representation from the CWU, marching behind the national retired members banner. The opening day saw speakers from War on Want, Relatives & Residents Association and Action on Elder Abuse.

In her closing speech, NPC general secretary Dot Gibson said that for those who think the Parliament is just a talking shop that is far from the truth. We need your feedback so that we can make policies for our biennial conference.

On the final day of the conference, in summing up, Dot Gibson said we need more pensioners to get out on the streets and demonstrate and demand a better care service for the elderly.

As a result of attending this event I was able to bring to the attention of the delegates to our retired members region the threats to our public services from The Transatlantic Trade and Investment Partnership (TTIP).

TTIP is a secretive agreement being negotiated by the EU and United States right now. If they get away with implementing TTIP then it risks weakening European laws that protect our health and the environment. The fact that we have voted to leave the EU does not mean this threat has gone away.

The NPC regions held a number of well attended activities to mark Older Peoples Day (1 October).

Rod Downing reports
At the meeting of the London Retired Members Regional Council held on 14 April 2016 the guest speaker was Chris Webb, head of Communications CWU.

Chris outlined the changes being made in the Communications Department at CWU HQ. The new Voice magazine will see the previous two editions merged into one, with one page dedicated to the retired membership. There have been changes to the equality magazines. He confirmed that the Link magazine will continue. Chris also confirmed that it has been agreed to set up the retired members website.

The latest meeting was held on 21 July 2016 and invited guest Tom Cooper T&FS NEC member representative on the Retired Members Advisory Committee. Tom has replaced Brendan O’Brien who has taken up a new position in the T&FS Dept at CWU headquarters.

The meeting opened with a minute’s silence in memory of Paul O’Donnell, who sadly passed away on 13 July. His funeral took place on 22 July. Some of the positions Paul held in the CWU included branch secretary of London Parcels & Stations Amalgamated Branch and Chair of the London District Council. On retiring Paul became the branch representative at LRMRC meetings.

Paul will be sadly missed by all his friends and colleagues in the CWU and our thoughts and prayers are with his wife Stephanie and daughter Rebecca, his mother and father and his relations and friends.

Brian Lee reports
There’s no doubt that keeping active is good for health. But that doesn’t necessarily mean that you need to spend every day at the gym. You might be surprised by the number of health benefits that are associated with getting out for a brisk walk.

Walking can help with weight loss. The improvement in general health can also help make individuals more resilient to mental and physical health ailments like dementia, heart disease, cancer and diabetes.

So how much exercise do you need? Current government advice recommends that adults aged 65 or over, who are generally fit and have no conditions that limit their mobility, should aim for 150 minutes of moderate-intensity activity each week.

Don’t be put off if this seems a lot, break it down into 10 or 20 minute blocks and build up gradually from your current level of activity as suggested below. Even just sitting down for less time and moving about a little more can start to make a difference.

Brisk walking counts as a moderate-intensity activity, provided that you set a pace where you feel a little bit out of breath but can still carry on a conversation. Don’t feel that you have to take long walks every day. It’s best to try to make walking a part of your everyday routine.

The best way to do this is:
- Walk to the shops instead of driving
- Use the stairs instead of the lift or escalator
- When driving, park at the far end of the car park so that you have further to walk
- Plan a town or country walk at the weekend
- Join a walking group. It’s fun to walk with other people and you might make some new friends

If you’re not already active, or have any health concerns, it’s important to check with your GP to find out if it’s safe for you to start or increase your walking.

The great thing about walking is that you don’t need any specialist equipment. However, it’s important to wear comfortable shoes.

Here are 6 simple steps to successful walking.
1. If you’re not used to exercise, walk 10 minutes from home and then turn around and walk back. Increase this by a minute or two every day.
2. Make sure that you feel slightly out of breath and are perspiring slightly. This is a good indication that you’re walking at the right pace.
3. When your walk starts to feel easier, increase the intensity by taking longer strides and swinging your arms by your sides.
4. If you have knee, hip or joint problems, consider walking on a treadmill as they are cushioned which helps to reduce the impact on your body.
5. If you’re walking outdoors, you might find it more comfortable to walk on soft ground instead of pavements.
6. Wear thin layers so that you can take something off if you get too warm. Depending on the weather and the distance you’re walking, you might also want to carry a bottle of water, a snack, sunscreen, a sunhat and a waterproof jacket.